

FIDELITY SOUTHERN CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1081118	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,846	\$1,943	5.2%		
Loans	\$1,421	\$1,613	13.5%		
Construction & development	\$156	\$124	-20.0%		
Closed-end 1-4 family residential	\$148	\$228	53.9%		
Home equity	\$60	\$63	5.5%		
Credit card	\$0	\$0			
Other consumer	\$626	\$722	15.3%		
Commercial & Industrial	\$103	\$89	-14.1%		
Commercial real estate	\$306	\$367	19.9%		
Unused commitments	\$218	\$198	-9.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$82	\$138	68.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$75	\$38	-49.5%		
Cash & balances due	\$171	\$47	-72.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$196	\$417	113.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$197	\$396	101.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,671	\$1,754	5.0%		
Deposits	\$1,552	\$1,615	4.1%		
Total other borrowings	\$99	\$114	15.4%		
FHLB advances	\$78	\$75	-3.2%		
Equity					
Equity capital at quarter end	\$175	\$188	7.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.5%	--		
Tier 1 risk based capital ratio	11.6%	11.0%	--		
Total risk based capital ratio	13.5%	12.9%	--		
Return on equity ¹	5.9%	7.9%	--		
Return on assets ¹	0.5%	0.8%	--		
Net interest margin ¹	3.6%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	43.1%	36.7%	--		
Loss provision to net charge-offs (qtr)	57.8%	97.1%	--		
Net charge-offs to average loans and leases ¹	3.6%	1.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	33.7%	39.1%	6.0%	3.4%	--
Closed-end 1-4 family residential	4.5%	4.5%	0.1%	0.6%	--
Home equity	1.2%	1.1%	0.1%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.4%	0.4%	0.2%	--
Commercial & Industrial	0.4%	0.4%	0.1%	0.1%	--
Commercial real estate	2.3%	3.7%	0.0%	0.0%	--
Total loans	4.9%	4.7%	0.9%	0.5%	--